

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

In re: Marc John Randazza

Case No. 15-14956

CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)

## SUMMARY OF FINANCIAL STATUS

MONTH ENDED: Nov. 2015

PETITION DATE: 08/28/15

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
Dollars reported in \$1

## 2. Asset and Liability Structure

	End of Current Month	End of Prior Month	As of Petition Filing
a. Current Assets	\$443,248	\$437,202	
b. Total Assets	\$1,965,767	\$1,959,721	\$1,853,614
c. Current Liabilities	\$22,019	\$16,251	
d. Total Liabilities	\$13,901,070	\$13,895,302	\$13,879,051

## 3. Statement of Cash Receipts &amp; Disbursements for Month

	Current Month	Prior Month	Cumulative (Case to Date)
a. Total Receipts	\$18,483	\$21,759	\$108,296
b. Total Disbursements	\$12,437	\$7,339	\$86,898
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$6,046	\$14,420	\$21,398
d. Cash Balance Beginning of Month	\$43,947	\$29,527	\$28,595
e. Cash Balance End of Month (c + d)	\$49,993	\$43,947	\$49,993

## 4. Profit/(Loss) from the Statement of Operations

	Current Month	Prior Month	Cumulative (Case to Date)
	N/A	N/A	N/A

## 5. Account Receivables (Pre and Post Petition)

	\$297,255	\$297,255
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## 6. Post-Petition Liabilities

	\$22,019	\$16,251
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## 7. Past Due Post-Petition Account Payables (over 30 days)

	\$0	\$0
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## At the end of this reporting month:

- |  | Yes | No |
|--|-----|----|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) |     | x  |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   |     | x  |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?  |     |    |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)                                   |     | x  |
| 12. Is the estate insured for replacement cost of assets and for general liability?  | x   |    |
| 13. Are a plan and disclosure statement on file?   |     | x  |
| 14. Was there any post-petition borrowing during this reporting period?  |     | x  |
15. Check if paid: Post-petition taxes x; U.S. Trustee Quarterly Fees x; Check if filing is current for: Post-petition tax reporting and tax returns: x.  
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 12.22.15

  
Responsible Individual

Assets		Check if Exemption Claimed on Schedule C	Market Value
<b>Current Assets</b>			
1	Cash and cash equivalents (including bank accts., CDs, etc.)	x	\$ 49,993
2	Accounts receivable (net) (Brochey Note)		\$ 297,255
3	Retainer(s) paid to professionals		\$ 94,000
4	Other: Personal Belongings (clothing, glock)	x	\$ 1,000
5	Wedding Rings (unknown value)		\$ -
6	Copyright/Trademark	x	\$ 1,000
7	<b>Total Current Assets</b>		\$ 443,248
<b>Long Term Assets (Market Value)</b>			
8	Real Property (residential)	x	\$ 875,000
9	Real property (rental or commercial)		
10	Furniture, Fixtures, and Equipment	x	\$ 7,595
11	Vehicles	x	\$ 67,000
12	Partnership interests - Magnolia Holding 19, LLC (unknown value)		\$ -
13	Interest in corporations		
14	Stocks and bonds		
15	Interests in IRA, Keogh, other retirement plans	x	\$ 526,495
16	Other: Prepaid Tuition Programs	x	\$ 46,429
17	Randazza Legal Group, PLLC (unknown value)		\$ -
18	Marc J. Randazza P.A. (unknown value)		\$ -
19	Possible Child Support/Alimony (unknown value)		\$ -
20	Pending Lawsuits Mayers, Cox, Excelsior (unknown value)		\$ -
21	Possible Malpractice Claim (unknown value)		\$ -
22	Misuraca Family Trust Revocable (unknown value)		\$ -
23	Misuraca Family Trust Irrevocable (unknown value)		\$ -
24	<b>Total Long Term Assets</b>		\$ 1,522,519
25	<b>Total Assets</b>		\$ 1,965,767
<b>Liabilities</b>			
<b>Post-Petition Liabilities</b>			
<b>Current Liabilities</b>			
26	Post-petition not delinquent (under 30 days)		
27	Post-petition delinquent other than taxes (over 30 days)		
28	Post-petition delinquent taxes		
29	Accrued professional fees		\$ 22,019
30	Other:		
31			
32	<b>Total Current Liabilities</b>		\$ 22,019
33	<b>Long-Term Post Petition Debt</b>		
34	<b>Total Post-Petition Liabilities</b>		\$ 22,019
<b>Pre-Petition Liabilities (allowed amount)</b>			
35	Secured claims (residence)		\$ 372,869
36	Secured claims (other)		\$ 726,179
37	Priority unsecured claims		\$ 14,322
38	General unsecured claims		\$ 12,765,681
39	<b>Total Pre-Petition Liabilities</b>		\$ 13,879,051
40	<b>Total Liabilities</b>		\$ 13,901,070
<b>Equity (Deficit)</b>			
41	<b>Total Equity (Deficit)</b>		\$ (11,935,303)
42	<b>Total Liabilities and Equity (Deficit)</b>		\$ 1,965,767

## NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property			
2 Scheduled Gross Rents			
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions	\$0	\$0	\$0
7 Scheduled Net Rents	\$0	\$0	\$0
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	\$0	\$0	\$0

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	Bank of America	US Bank	TD Bank
11 Account No.	x0887	x6280	x4809
12 Account Purpose	General Use	General Use	General Use
13 Balance, End of Month	\$3,902	\$42,453	\$3,638
14 Total Funds on Hand for all Accounts	<u>\$49,993</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.



## STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

For the Month Ended November 30, 2015

	Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>		
1 Rent/Leases Collected		
2 Cash Received from Sales		
3 Interest Received		
4 Borrowings		
5 Funds from Shareholders, Partners, or Other Insiders		
6 Capital Contributions		
7 Payroll	\$ 18,483	\$ 52,286
8 Accounts Receivable		\$ 2,745
9 Other		\$ 3,612
10 Transfers between accounts		\$ 49,653
11		
12 <b>Total Cash Receipts</b>	<b>\$ 18,483</b>	<b>\$ 108,296</b>
<b>Cash Disbursements</b>		
13 Selling		
14 Administrative		
15 Capital Expenditures		\$ 2,114
16 Principal Payments on Debt	\$ 3,791	\$ 11,583
17 Interest Paid		
Rent/Lease:		
18 Personal Property		
19 Real Property		
Amount Paid to Owner(s)/Officer(s)		
20 Salaries		
21 Draws		
22 Commissions/Royalties		
23 Expense Reimbursements		
24 Other		
25 Salaries/Commissions (less employee withholding)		
26 Management Fees		
Taxes:		
27 Employee Withholding		
28 Employer Payroll Taxes		
29 Real Property Taxes		\$ 6,110
30 Other Taxes		
31 Other Cash Outflows:		
32 Auto Expenses	\$ 1,595	\$ 2,310
33 Bank Fees	\$ 51	\$ 281
34 Childcare		\$ 120
35 Clothing	\$ 423	\$ 515
36 Dining & Entertainment	\$ 568	\$ 1,287
37 Groceries	\$ 972	\$ 1,547
38 Household Supplies & Furnishings	\$ 268	\$ 1,428
39 Interest Expense	\$ 21	\$ 21
40 Legal Fees & Bankruptcy Fees	\$ 397	\$ 722
41 Medical	\$ 276	\$ 592
42 Office Expenses	\$ 400	\$ 400
43 Personal	\$ 317	\$ 970
44 Repairs & Maintenance	\$ 722	\$ 1,904
45 School & Activities (children)	\$ 796	\$ 1,377
46 Travel		\$ 189
47 Utilities	\$ 1,324	\$ 3,290
48 Transfers between accounts		\$ 49,653
49 Miscellaneous	\$ 516	\$ 485
50 <b>Total Cash Disbursements:</b>	<b>\$ 12,437</b>	<b>\$ 86,898</b>
51 <b>Net Increase (Decrease) in Cash</b>	<b>\$ 6,046</b>	<b>\$ 21,398</b>
52 <b>Cash Balance, Beginning of Period</b>	<b>\$ 43,947</b>	<b>\$ 28,595</b>
53 <b>Cash Balance, End of Period</b>	<b>\$ 49,993</b>	<b>\$ 49,993</b>



## Check Register

Marc Randazza

Key	Date	Month	Account	Check #	Payee	Category	Deposits	Checks/ Purchases	Ending Balance
			BOA 0887		Balance 10/31/15				3,903.91
125	11/16/15	11-15	BOA 0887		Amazon	Clothing	32.27		3,936.18
126	11/16/15	11-15	BOA 0887		Amazon	Entertainment	3.19		3,939.37
127	11/16/15	11-15	BOA 0887		Amazon	Clothing		5.74	3,933.63
128	11/25/15	11-15	BOA 0887		Amazon	Miscellaneous		8.81	3,924.82
129	11/25/15	11-15	BOA 0887		Amazon	Miscellaneous		9.24	3,915.58
130	11/25/15	11-15	BOA 0887		Amazon	Miscellaneous		5.19	3,910.39
131	11/27/15	11-15	BOA 0887		Amazon	Miscellaneous		8.81	<b>\$ 3,901.58</b>
			TD 4809		Balance 10/31/15		3,660.04		3,660.04
132	11/30/15	11-15	TD 4809		Bank Fees	Bank Fees		22.40	<b>\$ 3,637.64</b>
			USB 6280		Balance 10/31/15				36,382.09
153	11/02/15	11-15	USB 6280		Target	Household Supplies		63.31	36,318.78
154	11/02/15	11-15	USB 6280		Nevada Power Company	Utilities		790.37	35,528.41
136	11/03/15	11-15	USB 6280		AMEX	See Below		3,670.25	31,858.16
146	11/03/15	11-15	USB 6280	2066	Air Pro Master	Repairs & Maintenance		60.00	31,798.16
147	11/03/15	11-15	USB 6280	2067	US Trustee	Bankruptcy Fees		325.00	31,473.16
133	11/04/15	11-15	USB 6280		Deposit	Miscellaneous	5.00		31,478.16
148	11/04/15	11-15	USB 6280	2069	Jennifer Randazza	Office Expenses		400.00	31,078.16
137	11/05/15	11-15	USB 6280		Withdrawal	Miscellaneous		323.35	30,754.81
151	11/09/15	11-15	USB 6280		Sams Club	Groceries		96.21	30,658.60
142	11/10/15	11-15	USB 6280	2006	Smiths	Groceries		148.46	30,510.14
138	11/12/15	11-15	USB 6280		Toyota	Auto: Lease		1,339.65	29,170.49
149	11/12/15	11-15	USB 6280	2091	Oswallo Salguero	Repairs & Maintenance		160.00	29,010.49
134	11/13/15	11-15	USB 6280		Deposit Randazza Legal Group	Payroll	12,435.33		41,445.82
143	11/13/15	11-15	USB 6280	2009	Sparks Family Medicine	Medical		150.00	41,295.82
139	11/16/15	11-15	USB 6280		Southwest Gas	Utilities		79.12	41,216.70
152	11/16/15	11-15	USB 6280		Affordable Dental	Medical		76.00	41,140.70
145	11/19/15	11-15	USB 6280	2011	Nevada Ballet Theater	Activities		270.00	40,870.70
140	11/20/15	11-15	USB 6280		SLS	Mortgage Payment		3,791.09	37,079.61
150	11/20/15	11-15	USB 6280	2092	Joel Rivera	Repairs & Maintenance		230.00	36,849.61
135	11/23/15	11-15	USB 6280		Interest Paid	Interest Income	0.60		36,850.21
141	11/23/15	11-15	USB 6280		Check Images Returned	Bank Fees		2.00	36,848.21
144	11/23/15	11-15	USB 6280	2010	Water District	Utilities		454.40	36,393.81
155	11/23/15	11-15	USB 6280		Monthly Maintenance Fee	Bank Fees		19.95	36,373.86
156	11/23/15	11-15	USB 6280		Monthly Maintenance Fee	Bank Fees	19.95		36,393.81
157	11/30/15	11-15	USB 6280		Deposit Randazza Legal Group	Payroll	6,047.22		42,441.03
158	11/30/15	11-15	USB 6280		Amazon	Miscellaneous	12.40		<b>\$ 42,453.43</b>
159	11/03/15	11-15	J AMEX		Shantel Gauna	Personal		210.00	
160	11/03/15	11-15	J AMEX		Lowes	Repairs & Maintenance		3.22	
161	11/03/15	11-15	J AMEX		Sprouts Farmers Market	Groceries		57.52	
162	11/03/15	11-15	J AMEX		LV Soccer Academy	Activities		100.00	
163	11/03/15	11-15	J AMEX		David Wongs Pan Asia	Dining		12.76	
164	11/03/15	11-15	J AMEX		Amazon	Entertainment		9.95	
165	11/03/15	11-15	J AMEX		Pitney Bowes	Entertainment		16.32	
166	11/03/15	11-15	J AMEX		Paypal Stevedwood	Entertainment		91.09	
167	11/03/15	11-15	J AMEX		Walgreens	Medical		15.00	
168	11/03/15	11-15	J AMEX		Sprouts Farmers Market	Groceries		122.67	
169	11/03/15	11-15	J AMEX		Royal Blue Pools	Repairs & Maintenance		245.00	
170	11/03/15	11-15	J AMEX		Chevron Terrible	Auto: Fuel		57.07	
171	11/03/15	11-15	J AMEX		In N Out Burger	Dining		17.30	
172	11/03/15	11-15	J AMEX		White House Blk Mkt	Clothing		174.50	
173	11/03/15	11-15	J AMEX		Oriental Trading	School		52.76	
174	11/03/15	11-15	J AMEX		Natalie Levy	Personal		20.00	
175	11/03/15	11-15	J AMEX		TJ Maxx	Household Supplies		14.03	
176	11/03/15	11-15	J AMEX		LV Soccer Academy	Activities		100.00	
177	11/03/15	11-15	J AMEX		Chevron Terrible	Auto: Fuel		48.50	
178	11/03/15	11-15	J AMEX		Marshalls	Clothing		49.22	
179	11/03/15	11-15	J AMEX		Sprouts Farmers Market	Groceries		127.05	
180	11/03/15	11-15	J AMEX		Sprouts Farmers Market	Groceries		22.76	
181	11/03/15	11-15	J AMEX		Zappos	Clothing		21.62	
182	11/03/15	11-15	J AMEX		LV Soccer Academy	Activities		50.00	
183	11/03/15	11-15	J AMEX		In N Out Burger	Dining		17.19	
184	11/03/15	11-15	J AMEX		Picture It	Miscellaneous		72.66	



Regular Checking - 0887: Account Activity

Balance Summary:\$3,890.23 (available as of today 12/10/2015) Print  
View:today 12/10/2015

All Transactions

Date	Description	Status	\$Amount	\$Available Balance
Amount included in Available Balance				

11/27/2015	CHECKCARD 1125 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431065329083710732548	C	-8.81	3,901.58
11/25/2015	CHECKCARD 1125 Amazon.com AMZN.COM/BILLWA 24692165329000310845928	C	-5.19	3,910.39
11/25/2015	CHECKCARD 1125 Amazon.com AMZN.COM/BILLWA 24692165329000310840135	C	-9.24	3,915.58
11/25/2015	CHECKCARD 1125 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431065329083705704924	C	-8.81	3,924.82

Statement as of 11/24/2015

11/16/2015	CHECKCARD 1114 Amazon.com AMZN.COM/BILLWA 24692165318000768533417	C	-5.74	3,933.63
11/16/2015	CHECKCARD 1114 Amazon.com AMZN.COM/BILLWA 74692165318000656513575	C	3.19	3,939.37
11/16/2015	CHECKCARD 1114 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 74431065318083003509171	C	32.27	3,936.18

Statement as of 10/27/2015



## TD Bank x4809

	CAD	USD	Rate
10/31/15 Balance per schedule	4,808.90	3,660.05	0.761
11/30/15 Bank Fees	(29.95)	(22.40)	0.748

**\$ 3,637.65**

TD Home

Apply



MARC JOHN I

# Account Activity

Account: TD ALL-INCLUSIVE BANKING PLAN - 4809 \$4,806.55

View: Last 10 Days

Current Balance

\$4,806.55

Overdraft Limit

Available Balance

[Apply for Overdraft Protection](#)[Direct deposit](#)

\$4,806.55

Balance Date: Dec 10, 2015

Date ↑	Transaction Description ◇	Withdrawals ◇	Deposits ◇
Nov 30, 2015	MONTHLY ACCOUNT FEE	29.95	
Total :		\$29.95	\$0.00

Select Download Format

Download

All transactions to the close of the previous BUSINESS day will be downloaded. [View supported versions of the sof](#)

Legal Notes

P.O. Box 1000  
Saint Paul, Minnesota 55101-0800

Statement Period:

7111 IMG

X ST01

Oct 23, 2015

through

Nov 23, 2015

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000007207 1 AV 0.391 106481283668175 P

ESTATE OF MARC J RANDAZZA

DEBTOR IN POSSESSION

BANKRUPTCY CASE #15-14956-ABL

10955 IRIS CANYON LN

LAS VEGAS NV 89135-1720

**To Contact U.S. Bank****By Phone:**

1-800-US BANKS

(1-800-872-2657)

**Telecommunications Device****for the Deaf:**

1-800-685-5065

**Internet:**

usbank.com

**NEWS FOR YOU****Expedited Delivery Options for Payments and Transfers**

When time is of the essence, you can trust the expedited delivery options<sup>1</sup> in U.S. Bank Online and Mobile Banking to get your money there on time.

- **Paying bills** - Express Delivery gets the money there on the same day or overnight, depending on when you submit the transaction.
- **Sending money** - Choose Instant<sup>2</sup> or Next-Day Delivery when the need is urgent. All you need is the recipient's email address, mobile phone number or account information.
- **External transfers<sup>2</sup>** (Online Banking only) - Next-Day Delivery is available for inbound transfers to a U.S. Bank account from accounts elsewhere.

<sup>1</sup> Fees apply for expedited delivery options in Bill Pay, Pay A Person and Transfers. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during registration for these services and during their use.

<sup>2</sup> Eligibility requirements apply. Please see the Online and Mobile Financial Services Agreement for more information.

**FORMATION YOU SHOULD KNOW**

Effective November 23rd 2015 updates will be made to "Your Deposit Account Agreement" booklet and the "Consumer Pricing Information" booklet. The changes are slight, but may affect your rights. As of November 23rd 2015 you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement message for the main updates that were made to "Your Deposit Account Agreement" booklet and the "Consumer Pricing Information" booklet.

**S. BANK PLATINUM CHECKING****Member FDIC**

Bank National Association

**Account Number****6280****Account Summary**

Beginning Balance on Oct 23	\$	30,737.80	Annual Percentage Yield Earned	0.01%
Deposits / Credits		18,563.14	Interest Earned this Period	\$ 0.60
Other Withdrawals		9,205.46 -	Interest Paid this Year	\$ 1.01
Checks Paid		3,701.67 -	Number of Days in Statement Period	32
Ending Balance on Nov 23, 2015	\$	36,393.81	Customer Segment	Military

**Deposits / Credits**

Date	Description of Transaction	Ref Number	Amount
Oct 30	Electronic Deposit From RANDAZZA LEGAL G REF=15302009022560 N DIRECT DEP911111101		\$ 6,122.21
Nov 4	Deposit	8655638487	5.00
Nov 13	Electronic Deposit From RANDAZZA LEGAL G REF=15316019310357 N DIRECT DEP911111101		12,435.33
Nov 23	Interest Paid	2300003309	0.60
<b>Total Deposits / Credits</b>			<b>\$ 18,563.14</b>

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Nov 3	Electronic Withdrawal To AMEX EPayment REF=15307010802373 N 0005000008ACH PMT W7666		\$ 3,670.25-
Nov 5	Customer Withdrawal	8955214222	323.35-



BANKRUPTCY CASE #15-14956-ABL  
10955 IRIS CANYON LN  
LAS VEGAS NV 89135-1720

Statement Period:

Oct 23, 2015

through

Nov 23, 2015

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**S. BANK PLATINUM CHECKING****(CONTINUED)**

Bank National Association

Account Number 6280

**Other Withdrawals (continued)**

te	Description of Transaction	Ref Number	Amount
v 12	Electronic Withdrawal REF=15316009385557 N	From TOYOTA Pay TFS 9200602022	1,339.65-
v 16	Electronic Withdrawal REF=15317002510922 N	From SOUTHWEST GAS APP 4880085720	79.12-
v 20	Electronic Withdrawal REF=15324010338555 N	To SLS 9500000000ONLINE PMTUSB756138224POS	3,791.09-
v 23	Fee	Check Images Returned in Statement 2300003310	2.00-
<b>Total Other Withdrawals</b>			<b>\$ 9,205.46-</b>

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 36.00
Total Overdraft Fees	\$ 0.00	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>	<b>\$ 36.00</b>

**Checks Presented Conventionally**

check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
06	Nov 10	8355937397	148.46	2067	Nov 3	8356066276	325.00
09*	Nov 13	9256207176	150.00	2068	Oct 28	8653932569	200.00
10	Nov 23	8056854230	454.40	2069	Nov 4	8654209843	400.00
11	Nov 19	8953669467	270.00	2091*	Nov 12	8955731665	160.00
41*	Oct 30	9254134372	138.95	2092	Nov 20	9255308783	230.00
36*	Nov 3	8356213527	60.00				

\* Gap in check sequence

**Conventional Checks Paid (11)** \$ **2,536.81-****Checks Presented Electronically**

check	Date	Ref Number	Amount	Description of Transaction	Payee
05	Nov 9		96.21	PURCHASE LASV NV	SAMS CLUB STORES
07*	Nov 16		76.00	PURCHASE LASV NV	AFFORDABLE DENTA
39*	Oct 23		27.00	BOCTrans	Bartolo
40	Oct 23		27.00	BOCTrans	Bartolo
43*	Nov 2		63.31	PURCHASE	TARGET T1524
53*	Nov 2		790.37	CHECKPAYMT	NEVADA POWER COM
34	Oct 30		84.97	CHECK PYMT	Southwest Gas Co

\* Gap in check sequence

**Electronic Checks Paid (7)** \$ **1,164.86-****Total Checks Paid** \$ **3,701.67-****Balance Summary**

te	Ending Balance	Date	Ending Balance	Date	Ending Balance
t 23	30,683.80	Nov 4	31,078.16	Nov 13	41,295.82
t 28	30,483.80	Nov 5	30,754.81	Nov 16	41,140.70
t 30	36,382.09	Nov 9	30,658.60	Nov 19	40,870.70
v 2	35,528.41	Nov 10	30,510.14	Nov 20	36,849.61
v 3	31,473.16	Nov 12	29,010.49	Nov 23	36,393.81

Balances only appear for days reflecting change.

**ADDITIONAL INFORMATION**

Effective November 23rd 2015 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- TDD number
- Fraud URL correction



## Transaction History

Platinum Package Checking  
Account ending in 6280

Date Printed: 12/02/15

Printed By: JSELKHO

Page 1 of 1

ACCOUNT BALANCE AVAILABLE BALANCE

\$42,453.43

\$42,453.43

Post Date Trans Time	Trace ID/Ref Num	Description	Check #	Debit	Credit	Account Balance	Available Balance	Unavailable Funds
11-30-15 11:30:00 AM	74692165332000167501	112815CHEXTRA AMAZON MKTPLACE AMZN.COM/B		\$0.00	\$12.40	\$42,453.43	\$42,453.43	
11-30-15 01:14:00 AM	15331011093672	151130DIRECT DEP9111111101 591023481507		\$0.00	\$6,047.22	\$42,441.03	\$42,441.03	
11-23-15 01:03:00 AM	-115112300003310	CHECK IMAGES RETURN FEE		\$2.00	\$0.00	\$36,393.81	\$36,393.81	
11-23-15 01:03:00 AM	-115112300003309	INTEREST PAYMENT GENERATED (INT BEARING)		\$0.00	\$0.60	\$36,395.81	\$36,395.81	
11-23-15 05:57:00 AM		MONTHLY MAINTENANCE FEE WAIVED		\$0.00	\$19.95	\$36,395.21	\$36,395.21	
11-23-15 05:57:00 AM		MONTHLY MAINTENANCE FEE		\$19.95	\$0.00	\$36,375.26	\$36,375.26	
11-23-15 12:23:00 AM	22718056854230	CUSTOMER CHECK	2010	\$454.40	\$0.00	\$36,395.21	\$36,395.21	

This is informational only. It does not constitute your official statement.

All of  serving you™

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Form TRHIST 092012

U.S. Bank





## Platinum Delta SkyMiles® Credit Card

CATHY S BROCHEY  
Closing Date 10/23/15



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Account Ending 6-41008



Because your payment was received late, you may have forfeited SkyMiles® earned by using your Card. Please call the number on the back of your Card or log on to your account at [www.americanexpress.com](http://www.americanexpress.com) for more information or to reinstate rewards. There is a \$35.00 fee for each month of rewards you want to reinstate.

## New Charges

## Summary

	Total
JENNIFER RANDAZZA 6-41016	\$2,484.77
<b>Total New Charges</b>	<b>\$2,484.77</b>

## Detail



JENNIFER RANDAZZA

Card Ending 6-41016

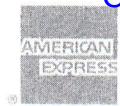
				Foreign Spend	Amount
09/25/15	SHANTEL GAUNA, PLATILas Vegas squareup.com/receipts	NV	personal		\$210.00
09/26/15	LOWE'S OF W. SUMMERLLAS VEGAS 702-352-2510	NV	household		\$3.22
09/26/15	SPROUTS FARMERS MKT#LAS VEGAS 9999999999	NV	groceries		\$57.52
10/01/15	LV SOCCER ACADEMY 10LAS VEGAS 702-878-3644	NV	soccer lessons		\$100.00
10/01/15	DAVID WONGS PAN ASIALAS VEGAS RESTAURANT	NV	food		\$12.76
10/02/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES	WA	Book		\$9.95
10/02/15	PAYPAL *PITNEYBOWES*HATFIELD 4029357733	GB	kid DVD	10.75 Pounds Sterling	\$16.32
10/02/15	PAYPAL *STEVEWOOD20 4029357733 HTTP://WWW.PAYPAL.COM	GB	kid DVDs	60.00 Pounds Sterling	\$91.09
10/02/15	WALGREENS #4137 0000LAS VEGAS 8002892273 Description REFER TO RECEIPT	NV	medical		\$15.00
10/04/15	SPROUTS FARMERS MKT#LAS VEGAS 9999999999	NV	groceries		\$122.67
10/05/15	ROYAL BLUE POOLS LLCLAS VEGAS 702-575-8070 Description MISC PERSONAL SERVI	NV	pool maintenance		\$245.00
10/06/15	CHEVRON TERRIBLE HERLAS VEGAS 7023604794 Description FUEL/MISCELLANEOUS 001 UNL REG	NV	gas		\$57.07

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## Detail Continued

				Foreign Spend	Amount
10/07/15	IN-N-OUT BURGER #104LAS VEGAS NV 8007861000 Description RESTAURANT CHARGES		Food		\$17.30
10/07/15	WHITE HOUSE BLK MKT FORT MYERS FL 8888514986 Description Clothing & Accessor		clothing		\$174.50
10/07/15	ORIENTAL TRADING CO 800-228-0475 NE 67375256201 891351		School supplies		\$52.76
10/08/15	NATALIE LEVY Spring Valley NV squareup.com/receipts		Kids haircut		\$20.00
10/08/15	TJ MAXX LAS VEGAS NV 8009266299 GENERAL MDSE		household		\$14.03
10/09/15	LV SOCCER ACADEMY 10LAS VEGAS NV 702-878-3644		lessons		\$100.00
10/09/15	CHEVRON TERRIBLE HERLAS VEGAS NV 7023604794 Description Price FUEL/MISCELLANEOUS \$48.50 001 UNL REG		gas		\$48.50
10/09/15	MARSHALLS #1024 00008886277425 8886277425 GENERAL MDSE		clothing		\$49.22
10/10/15	SPROUTS FARMERS MKT#LAS VEGAS NV 9999999999		groceries		\$127.05
10/11/15	SPROUTS FARMERS MKT#LAS VEGAS NV 9999999999		groceries		\$22.76
10/12/15	ZAP*6PM.COM 888-676-2660 NV FOOTWEAR		Kids shoes		\$21.62
10/14/15	LV SOCCER ACADEMY 10LAS VEGAS NV 702-878-3644		soccer lessons		\$50.00
10/14/15	IN-N-OUT BURGER #104LAS VEGAS NV 8007861000 Description RESTAURANT CHARGES		food		\$17.19
10/14/15	PICTURE IT ON CANVASPOWAY CA 858-679-1200 Description ON-BOARD CRUISE SHO		photos		\$72.66
10/15/15	SHELL OIL 5744181460LAS VEGAS NV AUTO FUEL DISPENSER		gas		\$46.30
10/15/15	COSTCO WHOLESALE LAS VEGAS NV 7023522050		groceries / household		\$193.42
10/16/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		Book		\$4.14
10/16/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		household		\$71.00



Platinum Delta SkyMiles® Credit Card

CATHY S BROCHEY  
Closing Date 10/23/15

Account Ending 6-41008

## Detail Continued

				Foreign Spend	Amount
10/16/15	POLISHED NAILS AND 5LAS VEGAS	NV			\$71.00
	7024789112				
	Description	Price			
	BEAUTY SHOPS AND BA	\$71.00			
10/16/15	ELDORADO CLEANERS 00LAS VEGAS	NV			\$18.50
	DRY CLEANER				
10/16/15	LIQUIDATION CENTER OLAS VEGAS	NV			\$20.54
	702-338-6073				
	Description				
	SPECIALTY RETAIL				
10/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$8.99
	BOOK STORES				
10/17/15	SPROUTS FARMERS MKT#LAS VEGAS	NV			\$90.60
	9999999999				
10/17/15	TEAVANA 009 LAS VEGAS	NV			\$109.11
	MISC FOOD STORE				
10/17/15	FASHION SHOW LAS VEGAS	NV			\$15.68
	702-737-1198				
10/20/15	CHEVRON TERRIBLE HERLAS VEGAS	NV			\$57.36
	7023604794				
	Description	Price			
	FUEL/MISCELLANEOUS	\$57.36			
	001 UNL REG				
10/21/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$14.99
	BOOK STORES				
10/22/15	PAYPAL *PCORLEYBELL 4029357733	CA			\$34.95
	402-935-7733				
	Description				
	PROFESSIONAL SERVIC				

## Fees

			Amount
10/18/15	CATHY S BROCHEY	Late Payment Fee	\$27.00
Total Fees for this Period			\$27.00

## Interest Charged

		Amount
10/23/15	Interest Charge on Purchases	\$21.04
Total Interest Charged for this Period		\$21.04

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.



Transaction Details Prepared for Jennifer Randazza Account Number XXXX-XXXXXX-41016  
**Platinum Delta SkyMiles® / October 24, 2015 to November 23, 2015**

Spend By: Category

- Category
- Merchant
- Transaction Type



Nov3		
Nov 3		
2015	LOWE'S OF SUMMERLIN,LAS VEGAS	\$23.74
Nov3		
Nov 2		
2015	COSTCO WHOLESALE LAS VEGAS NV	\$4.59
Nov2		
Nov 2		
2015	ONLINE PAYMENT - THANK YOU	-\$3,670.25
Nov2		
*		
Nov 1		
2015	LV SOCCER ACADEMY 10LAS VEGAS NV	\$50.00
Nov1		
Nov 1		
2015	LV SOCCER ACADEMY 10LAS VEGAS NV	\$50.00
Nov1		
Nov 1		
2015	LifeTimeFitness.COM 888-430-6432 MN	\$220.25
Nov1		
Nov 1		
2015	WILLIAMS-SONOMA E-CO800-541-1262	\$91.78
Nov1	CA	
Oct 31		
2015	AMAZON MKTPLACE	\$40.95
Oct31	PMTSAMZN.COM/BILL WA	
Oct 31		
2015	PAYPAL *JAMILADARI 4029357733 CA	\$32.74
Oct31		
Oct 31		
2015	WHITE HOUSE BLK MKT FORT MYERS	\$35.93
31	FL	
Oct 30		
2015	PAYPAL *ORIENTALTRA 4029357733 NE	\$122.86
Oct30		
Oct 30		
2015	WWW.ZULILY.COM (877)779-5615 WA	\$24.04
Oct30		
Oct 29		
2015	AG BOUTIQUE-LAS VEGALAS VEGAS	\$77.83

Oct29 NV

Oct 29

2015 DAVID WONGS PAN ASIALAS VEGAS NV \$11.67

Oct29

Oct 28

2015 IN-N-OUT BURGER #104LAS VEGAS NV \$17.19

Oct28

Oct 27

2015 CHEVRON TERRIBLE HERLAS VEGAS \$45.70

Oct27 NV

Oct 27

2015 PAYPAL \*BUYSEASONS 4029357733 WI \$66.09

Oct27

Oct 24

2015 AMAZON MKTPLACE \$21.99

Oct24 PMTSAMZN.COM/BILL WA

Oct 23

2015 EB \*BOYD LAW BLACK ASAN \$71.62

Oct23 FRANCISCO CA

Oct 23

2015 RC WILLEY SUMMERLIN LAS VEGAS NV \$77.62

Oct23